

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Carol A. Harvey  
 Debtor

Case No. 14-15364-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Violet  
 Form ID: B91NEW

Page 1 of 1  
 Total Noticed: 19

Date Rcvd: Sep 17, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2014.

db	+Carol A. Harvey, 3604 Westminster Way, Nazareth, PA 18064-8005
aty	+LESLIE J. RASE, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3400
tr	+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
smg	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
cr	+U.S. BANK NATIONAL ASSOCIATION, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, Pa 18976-3400
13340163	+Alice Kashino Coll/Beta Finance, P O Box 6000, Crown Point, IN 46308-6000
13340164	+Asset Ventures, 2625 Manhattan Beach Blvd #100, Redondo Beach, CA 90278-1604
13340165	+Nationstar Mortgage LL, 350 Highland Dr, Lewisville, TX 75067-4177
13340166	+Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703
13340167	+Stern & Eisenberg, PC, 1581 Main St. Ste 200, Warrington, PA 18976-3400
13372331	+U.S. Bank National Association, C/O Weinstein, Pinson, & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: bankruptcy@everettcooklaw.com Sep 18 2014 01:36:54 JOHN EVERETT COOK, The Law Offices of Everett Cook, P.C., 2747 MacArthur Road, Whitehall, PA 18052
smg	+E-mail/Text: robertsl2@dnb.com Sep 18 2014 01:37:41 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 18 2014 01:37:26 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 18 2014 01:37:45 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Sep 18 2014 01:37:34 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
	TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2014

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2014 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trustee13.com  
 JOHN EVERETT COOK on behalf of Debtor Carol A. Harvey bankruptcy@everettcooklaw.com  
 LESLIE J. RASE on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION lraser@sterneisenberg.com,  
 ddelvechchio@sterneisenberg.com;dbogucki@sterneisenberg.com;seisenberg@sterneisenberg.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Pennsylvania

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

The debtor(s) listed below filed a chapter 13 bankruptcy case on 7/1/14 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carol A. Harvey  
aka Carol Ann Marie Harvey, aka Carol A. Harvey  
Dickenson, aka Carol Dickenson  
3604 Westminster Way  
Nazareth, PA 18064

Case Number:  
14-15364-ref

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-2762

Attorney for Debtor(s) (name and address):

JOHN EVERETT COOK  
The Law Offices of Everett Cook, P.C.  
2747 MacArthur Road  
Whitehall, PA 18052  
Telephone number: 610-351-3566

Bankruptcy Trustee (name and address):

FREDERICK L. REIGLE  
Chapter 13 Trustee  
2901 St. Lawrence Avenue  
P.O. Box 4010  
Reading, PA 19606  
Telephone number: 610-779-1313

**Meeting of Creditors**

Date: **October 21, 2014**

Time: **1:30 PM**

Location: **Mill Run Office Center Building, 1275 Glenlivet Drive, Suite 100, Allentown, PA 18106**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **1/19/15**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **12/28/14**

**Financial Management Training**

Subject to limited exceptions, pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, in order to receive a discharge under Chapter 13, a debtor must file a Certification of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. §111 no later than the last payment made by the debtor as required by the plan. Failure to file the Certification will result in the case being closed without entry of a discharge

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Dischargeability or to Challenge Certain Debts: 12/20/14**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

The debtor has filed a plan. This plan proposes payment to the trustee of \$325.00 per month for 60 months.

The hearing on confirmation will be held:

Date: **12/4/14**, Time: **9:00 AM**, Location: **Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

400 Washington Street  
Suite 300  
Reading, PA 19601

**For the Court:**

Clerk of the Bankruptcy Court:  
Timothy B McGrath

Telephone number: (610)2085040	
Hours Open: Monday – Friday 8:30 AM – 5:00 PM	Date: 9/17/14

## EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	<p>A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B10") can be obtained at the United States Courts Websites: (<a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms</a>) or you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.</p> <p><b><i>Do not include this notice with any filing you make with the court.</i></b></p>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side for Important Deadlines and Notices